

Walter O'Cheskey
Standing Chapter 13 Trustee
6308 Iola Avenue
Lubbock, TX 79424
(806) 748-1980 Office
(806) 748-1956 Fax

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE:	§	
	§	
JASON GREGORY WRIGHT	§	CASE NO. 07-70224-HDH-13
CRYSTAL MICHELLE WRIGHT	§	
	§	HEARING DATE: 07-18-2007
DEBTOR(S)	§	HEARING TIME: 11:00 A.M.

TRUSTEE'S OBJECTION TO CONFIRMATION

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW WALTER O'CHESKEY, Standing Chapter 13 Trustee (hereinafter referred to as "Trustee"), and files this his Objection to Confirmation in opposition to confirmation of Debtors' Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

1. Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on May 21, 2007.
2. Debtor(s) are above the median income as defined by 11 U.S.C. Sec. 1325 (b) (4).
1. Trustee alleges and shows that debtors' Statement of Current Monthly Income (Form B22C) is incorrect/inaccurate in the following areas:
 - A. B22C line 47(a) shows \$558.00 as 60-month Average Payment to Chrysler Credit on a 2004 Dodge Ram.

B. Trustee alleges and shows the 60-month Average Payment would be the scheduled amount \$18,659.00 over 60 months with 10.25% interest resulting in a payment of \$398.75.

C. Trustee further alleges the incorrect 60-month Average Payment of \$558.00 causes line 57 of Statement of Current Monthly Income to be inflated and thus results in negative disposable income under in Re: Hardacre.

2. Trustee objects to debtors' plan in that said plan does not comply with 11 U.S.C. 1325 (b) (1) (B) as debtor(s) are not devoting all disposable income to the plan.

WHEREFORE, the Trustee prays that the Bankruptcy Court deny confirmation of the Debtors' Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: July 6, 2007

Respectfully submitted,
/S/ Walter O'Cheskey
Walter O'Cheskey, Trustee
6308 Iola Avenue
Lubbock, TX 79424

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

William Neary
United States Trustee
1100 Commerce Street, Room 9C60
Dallas, Texas 75242

Debtor(s):
JASON & CRYSTAL WRIGHT
5005 LAKEFRONT DRIVE
WICHITA FALLS, TX 76310

Debtors Attorney
MONTE J WHITE ESQ.
1106 BROOK AVE HAMILTON PLACE
WICHITA FALLS, TX 76301

Date: July 6, 2007

/S/ Walter O'Cheskey
Office of the Standing Trustee